

Date and Time Issued:

Settlement Agent File No:

[REVIEWER: Please note, that the form is not shown in final layout. For example, there may likely will be only two columns in each section rather than three to accommodate programming. Also, text in brackets will not appear in the form, but indicates notes, sample data, or basic programming instructions. There will be an Attachment page to accommodate data overflow.]

**UNIFORM SPECIFIC CLOSING INSTRUCTIONS**  
**Mortgage Bankers Association of America (MBA)**  
**American Land Title Association (ALTA)**  
**American Escrow Association (AEA)**  
**Comment Draft 10/01/07**

These SPECIFIC INSTRUCTIONS are for single family 1-4 unit properties and are to be read in conjunction with the GENERAL INSTRUCTIONS, which are incorporated in their entirety by reference and may be found at [www.mbaa.org/gci.htm](http://www.mbaa.org/gci.htm). If any provisions in these SPECIFIC INSTRUCTIONS conflict with provisions in the GENERAL INSTRUCTIONS, the provisions in these SPECIFIC INSTRUCTIONS will control.

By taking any steps to Close this transaction, Settlement Agent agrees to comply with these SPECIFIC INSTRUCTIONS, the GENERAL INSTRUCTIONS, and Applicable Law. If Closing is not completed as provided for in these SPECIFIC INSTRUCTIONS, Settlement Agent must immediately notify Lender and, unless otherwise instructed, immediately return the Loan Proceeds and Loan Documents to Lender.

**1. SUMMARY**

Borrower:

Lender:

Loan No:

Signing Date:

Occupancy: *[Primary, 2<sup>nd</sup> Home, Inv]*

Loan Amount:

Signing Expiration Date:

Electronic Recording:

Loan Purpose: *[Purchase, Refi, etc.]*

Loan Type: *[Conv, FHA, VA, Equity,...]*

**2. PROPERTY**

Address:

County:

Parcel No:

Appraised Value:

Sales Price:

Down Payment:

Flood Insurance: *[Y/N]*

Property Type: *[SFR, Condo, PUD...]*

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### 3. BORROWER AND OTHER SIGNATORIES

Name:

Phone:

Signing as: *[Borrower, Non-Borrower Spouse, Vested Owner, Co-Signer, Officer, etc.]*

Type: *[Individual, Partnership, Corporation, etc.]*

Fax:

Mailing Address:

Email:

Power of Attorney Information:

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Name:

Phone:

Signing as: *[Borrower, Non-Borrower Spouse, Vested Owner, Co-Signer, Officer, etc.]*

Type: *[Individual, Partnership, Corporation, etc.]*

Fax:

Mailing Address:

Email:

Power of Attorney Information:

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Name:

Phone:

Signing as: *[Borrower, Non-Borrower Spouse, Vested Owner, Co-Signer, Officer, etc.]*

Type: *[Individual, Partnership, Corporation, etc.]*

Fax:

Mailing Address:

Email:

Power of Attorney Information:

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Name:

Phone:

Signing as: *[Borrower, Non-Borrower Spouse, Vested Owner, Co-Signer, Officer, etc.]*

Type: *[Individual, Partnership, Corporation, etc.]*

Fax:

Mailing Address:

Email:

Power of Attorney Information:

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*[Programming if additional Borrowers or Signatories: "See Attachment for Additional Borrowers and Other Signatories."]*

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#### 4. LENDER CONTACTS

##### A. GENERAL CONTACT

Name:

File No:

Title:

Phone:

Fax:

Mailing Address:

Email:

##### B. FRAUD PREVENTION CONTACT (See Section J of the GENERAL INSTRUCTIONS)

Name:

Phone:

Email:

Fax:

#### 5. LOAN INFORMATION

Loan No:

MIN No:

FHA/VA No:

Signing Date:

Funding Date:

Disbursement Date:

Loan Amount:

Loan Purpose:  
[Purchase, Refi, Cash-out]

Loan Type:  
[Conv Fxd, FHA 203(b), VA, HELOC,].

Initial Draw:

Maturity Date:

Initial Interest Rate:

First Payment Amount  
(excl. impounds):

First Payment Date:

Original Date GFE sent to Borrower:

Index:

Periodic Cap:

Interest Rate Change Date:

Margin:

Ceiling:      Floor:

Payment Change Date:

Junior Lien Loan:  
[Y/N]

Simultaneous Signing:  
[Y/N]

[Programming if additional Loan Information: "\*\*See Data Overflow Page for Additional Loan Information" ]

**6. OTHER CONTACTS**

**A. SETTLEMENT AGENT**

|                  |                           |
|------------------|---------------------------|
| Name:            | File No                   |
| Company:         | Phone:                    |
|                  | Fax:                      |
| Mailing Address: | Email for Contact:        |
|                  | Email for Loan Documents: |

**B. MORTGAGE BROKER**

|                  |         |
|------------------|---------|
| Name:            | File No |
| Company:         | Phone:  |
|                  | Fax:    |
| Mailing Address: | Email:  |

**C. SELLER**

|                  |        |
|------------------|--------|
| Name:            | Phone: |
| Contact:         | Fax:   |
| Mailing Address: | Email: |

*[Programming if other sellers: "See Data Overflow Page for additional Sellers"]*

**D. REAL ESTATE AGENT/BROKER**

|                  |         |
|------------------|---------|
| Listing Agent:   | File No |
| Company:         | Phone:  |
|                  | Fax:    |
| Mailing Address: | Email:  |

|                  |         |
|------------------|---------|
| Selling Agent:   | File No |
| Company:         | Phone:  |
|                  | Fax:    |
| Mailing Address: | Email:  |

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**E. TITLE AGENT**

Contact:

File No

Company:

Phone:

Fax:

Mailing Address:

Email:

**7. MORTGAGEE TITLE INSURANCE**

Title Vesting:

Insured Lien Position:

Insured Lender:

Title Policy Type:

Minimum Coverage:

Title Insurer:

Survey Required:  
[Y/N]

Required Endorsements:

Allowable Exceptions:

Forward Title Policy to (the following completed sections are acceptable methods of delivery):

Regular Mail:

Express Mail:

Encrypted Email:

Fax:

Electronic Delivery System: *[URL or company name]*

Batch requirements for electronic delivery: *[n/a, once a month, etc.]*

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## 8. PROPERTY INSURANCE

Loss payee/mortgagee clause:

Impounds: [Y/N]

|                   |                  |                     |
|-------------------|------------------|---------------------|
| Type:             | Provider:        | Premium:            |
| Endorsements:     |                  | Maximum Deductible: |
| Minimum Coverage: | Payment Address: |                     |

|                   |                  |                     |
|-------------------|------------------|---------------------|
| Type:             | Provider:        | Premium:            |
| Endorsements:     |                  | Maximum Deductible: |
| Minimum Coverage: | Payment Address: |                     |

|                   |                  |                     |
|-------------------|------------------|---------------------|
| Type:             | Provider:        | Premium:            |
| Endorsements:     |                  | Maximum Deductible: |
| Minimum Coverage: | Payment Address: |                     |

## 9. LOAN DOCUMENTS

Signing Expiration Date:

Loan Document Delivery Method:

If Signing is canceled, return Loan Documents to:

After Signing, return Loan Documents to:

After Recording, return Loan Documents to:

Date and Time Issued:

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LOAN DOCUMENTS ENCLOSED:

LOAN DOCUMENTS DELIVERED BY THIRD PARTY:



**11. LOAN CONDITIONS**

**A. PRE-SIGNING CONDITIONS**

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**B. PRE-FUNDING CONDITIONS**

**12. FUNDING AND RETURN OF LOAN PROCEEDS**

**A. FUNDING INFORMATION**

Disbursement must occur on or before Business Day(s) after Funding.

Funding Expiration Date: Net Loan Proceeds:

Funding No: (If this space is blank, Funding authority has not been given. See below.)

Funding Instructions:

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**B. RETURN OF LOAN PROCEEDS**

1. Loan Disburses: Return Excess Loan Proceeds via:

Regular Mail: *[N/A or address]*

Certified Mail: *[N/A or address]*

Overnight Delivery: *[N/A or address]*

Wire: *[N/A or wire instructions]*

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2. Loan Does Not Disburse: Return Loan Proceeds via:

Regular Mail: *[N/A or address]*

Certified Mail: *[N/A or address]*

Overnight Delivery: *[N/A or address]*

Wire: *[N/A or wire instructions]*

**13. ATTACHMENTS**

Items marked below are attached to and amend these SPECIFIC INSTRUCTIONS. If any provisions in an Attachment conflict with these SPECIFIC INSTRUCTIONS or the GENERAL INSTRUCTIONS, the provisions in the Attachment will control.

- Data Overflow Page
- Amendments to GENERAL INSTRUCTIONS
- Construction Loan Addendum
- Government Loan Addendum
- Home Equity Addendum
- State Specific Requirements Addendum
- Manufactured Housing Loan Addendum
- Reverse Mortgage Addendum
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